



HSA Investments

What is unique about the Navia Benefit Solutions HSA investment experience?

Navia Benefit Solutions delivers a new and modern approach to HSA investing that allows your employees to personalize their investment journey to fit their unique needs and experience level. With the WealthCare Saver investment solution, your employees can choose from three different investment models – Managed, Self-Directed and a first-of-its-kind Brokerage option – all of which are designed to help them work toward their long-term investing goals. Best of all, it's fully integrated with the Navia Benefit Solutions HSA solution, which means your employees can manage all aspects of their HSA, including their investments, from a single portal.

What are the key features?

- **Three unique investment paths:** Managed, Self-Directed and Brokerage
- **Real-time trading:** A full suite of exchange-traded funds (ETFs) traded in real time provides your employees with lower costs. When an employee's balance exceeds \$1,000, they can immediately move assets into their investment account during market hours, Monday–Friday, 9:30 a.m. – 3:55 p.m. ET, rather than waiting the 24-48 hours that is common in other investment platforms.
 - **Note:** For the Managed path, buys are executed according to the employee's portfolio allocations and make take up to two business days after assets are moved into the investment account.
- **Fractional trading:** Employees can buy fractional shares of desired ETFs and stocks up to 8 decimal points (versus 3 decimal points at Schwab and TD Ameritrade).

What are the key benefits?

- A fully integrated health & wealth experience – employees can manage all aspects of their HSA, including their investments, from a single platform.
- A personalized employee experience that encourages initial and continued investment of HSA funds, helping your employees to work toward their long-term investing goals.
- An industry-leading HSA investment experience that eclipses what other benefit administrators are able to offer.

What investment options are available to employees?

Managed: Designed for novice investors who prefer to have our advisor tool automatically select and rebalance investments on an ongoing basis in accordance with their age and/or risk profile. This account type delivers a “do-it-for-me” approach to investing.

Self-Directed: Designed for intermediate investors who have the desire to self-select from a menu of monitored investment options covering multiple asset classes to diversify their portfolio, and then rebalance their portfolio manually. This account type provides a balance between do-it-for-me and DIY approaches to investing.

Brokerage: Designed for adept investors who desire to perform advanced research and trading across hundreds of individual stocks and ETFs. This account type offers a hands-on, DIY approach to investing.

How does this investment experience compare to others in the market?

The WealthCare Saver investment solution is an extension of the Navia Benefit Solutions HSA solution. It goes beyond anything currently available from any other benefits administrator, with features like real-time and fractional trading, a fully automated advisor tool, and a full range of investing models for every investor experience level.

Will employees have access to financial advisors?

No. For investment advice, your employees should consult with a registered financial advisor.

Will employees have access to an investments user guide?

Yes. A complete investments user guide is easily accessible to HSA participants.

What does the fund lineup look like?

The default fund lineup is a curated list of ETFs spanning multiple asset classes.

Is there a minimum threshold employees must attain before they can invest?

Yes. In order to invest their HSA funds, your employees must maintain a minimum balance of \$1,000 in their HSA cash account.

Can employees set up automatic transfers?

Employees can set a recurring transfer from their HSA cash account into their investment account. The employee sets the amount they want maintained in their HSA cash account (must be a minimum of \$1,000), as well as the recurring minimum transfer amount. Transfers will be performed at most once a day based on their balance as of market open, and will only occur during market hours (Monday–Friday, 9:30 a.m.– 3:55 p.m. ET).

Do employees have access to educational resources?

Yes. Various tools and resources are easily accessible via the member portal. These assets are intended to educate employees about the benefits of investing their HSA funds and the options available to them.

The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information.

WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts.

CapFinancial Partners, LLC ("CAPTRUST") is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis.

DriveWealth, LLC, a registered broker dealer and member of [FINRA](#) and [SIPC](#). SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.

www.naviabenefits.com

